

«AddressBlock» Fill in this information to identify the case:

Debtor 1: Lorrie-Ann D Thorne

Debtor 2:

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PennsylvaniaCase number: 18-10926Official Form 410S1

Chapter 13

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Bank of America, N.A.,

Court claim no. (if known): 1-1

Last four digits of any number

you use to identify the debtor's  
account:7318Date of payment change: 04/01/2022Must be at least 21 days after  
date of this notice\$911.49

New total payment:

Principal, interest and escrow, if any

## Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment? Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change.  
If a statement is not attached, explain why:

Current Escrow Payment: \$189.86New Escrow Payment: \$212.35

## Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note? No

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law.  
If a notice is not attached, explain why:

Current Interest Rate:

New Interest Rate:

Current principal and interest payment:

New principal and interest payment:

## Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above? No

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1: Lorrie-Ann D. ThorneCase number (if known): 18-10926**Part 4: Sign Here**

The person completing the Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if Different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐

I am the creditor

☒

I am the creditor's authorized agent

(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/ Tonya Leija

Signature

Date: Feb 23, 2022

Print: Tonya Leija

Title: Authorized Agent

Company: Liepold, Harrison & Associates

Address: 1425 Greenway Drive, Suite 250  
Irving, TX 75038

Contact Phone:

Email: PCNInquiries@lha-law.com

**UNITED STATES BANKRUPTCY COURT  
Eastern DISTRICT OF Pennsylvania**

***In Re:***

**Case No. 18-10926**

**Lorrie-Ann D Thorne**

**Chapter 13**

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I hereby certify that on 02/23/2022, a true and correct copy of the foregoing Notice of Mortgage Payment Change was served upon all interested parties pursuant to the Court's CM/ECF system and/or by First Class U.S. Mail.

By: /s/ Tonya Leija

Bank of America, N.A.  
1425 Greenway Drive, Suite 250  
Irving, TX 75038

**Debtor**

Lorrie-Ann D Thorne  
6717 Haverford Avenue  
Philadelphia, PA 19151

**Debtor's Counsel**

Michael A. Cibik  
1500 Walnut Street Suite 900  
Philadelphia, PA 19102

**Trustee**

Scott F. Waterman  
2901 St. Lawrence Avenue Suite 100  
Reading, PA 19606

**U.S. Trustee**

Office of the United States Trustee  
200 Chestnut Street Suite 502  
Philadelphia, PA 19106



----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS  
GREATER THAN THE REQUIRED LOW POINT BALANCE (RLP) ,  
THEN THERE IS AN ESCROW SURPLUS.... THE ESCROW SURPLUS IS.... 87.84 \*

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$0.00.

\*The statement assumes all past due payments have been made toward the loan. If there are past due payments, this amount may not be accurate.

PLEASE CALL THE ABOVE PHONE NUMBER REGARDING THE SURPLUS.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	699.14 *
ESCROW PAYMENT	212.35
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 04/01/22 ==>	911.49

\* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF  
YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY  
HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN  
WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM  
ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW  
DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$379.73.  
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE  
CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE  
REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED  
TO BE YOUR CUSHION AMOUNT.  
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$424.70.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES  
THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

**Escrow payments up to escrow analysis effective date:**  
07/20 \$189.69 08/20 \$189.69 09/20 \$3,606.15\*

**Escrow disbursements up to escrow analysis effective date:**  
02/22 \$1,607.61 HOMEOWNERS INSURANC  
03/22 \$940.67 CITY TAX

**-VERBAL INQUIRIES & COMPLAINTS-**

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT  
for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for  
Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time,  
Monday through Friday. You may also visit our website at <https://carringtonmortgage.com/>.

**-IMPORTANT BANKRUPTCY NOTICE-**

If you have been discharged from personal liability on the mortgage because of bankruptcy  
proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending  
bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely  
provides informational notice regarding the status of the loan. If you are represented by  
an attorney with respect to your mortgage, please forward this document to your attorney.

**-CREDIT REPORTING-**

We may report information about your account to credit bureaus. Late payments, missed payments,  
or other defaults on your account may be reflected in your credit report. As required by law,  
you are hereby notified that a negative credit report reflecting on your credit record may be  
submitted to a credit reporting agency if you fail to fulfill the terms of your credit  
obligations.

**-MINI MIRANDA-**

This communication is from a debt collector and it is for the purpose of collecting a debt and  
any information obtained will be used for that purpose. This notice is required by the  
provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting  
to collect money from anyone who has discharged the debt under the bankruptcy laws of the  
United States.

**-HUD COUNSELOR INFORMATION-**

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership  
counselors or counseling organizations in your area by calling the HUD nationwide toll-free  
telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to  
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or  
by going to [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**-EQUAL CREDIT OPPORTUNITY ACT NOTICE-**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit  
applicants on the basis of race, color, religion, national origin, sex, marital status, or age  
(provided the applicant has the capacity to enter into a binding contract); because all or part  
of the applicant's income derives from any public assistance program; or because the applicant  
has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal  
Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the  
Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

**-SCRA DISCLOSURE-**

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us  
immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections  
and benefits to eligible military service personnel, including protections from foreclosure as well as interest  
rate relief. For additional information and to determine eligibility please contact our Military Assistance Team  
toll free at 1-888-267-5474.

**-NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-**

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted  
to Carrington Mortgage Services, LLC by fax to 800-486-5134, or in writing to Carrington Mortgage Services, LLC,  
and Attention: Customer Service, P.O. Box 5001, westfield, IN 46074. Please include your loan number on all pages  
of the correspondence. You have the right to request documents we relied upon in reaching our determination. You  
may request such documents or receive further assistance by contacting the CUSTOMER SERVICE DEPARTMENT for  
Carrington Mortgage Services, LLC toll free at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m.  
Eastern Time. You may also visit our website at <https://carringtonmortgage.com/>